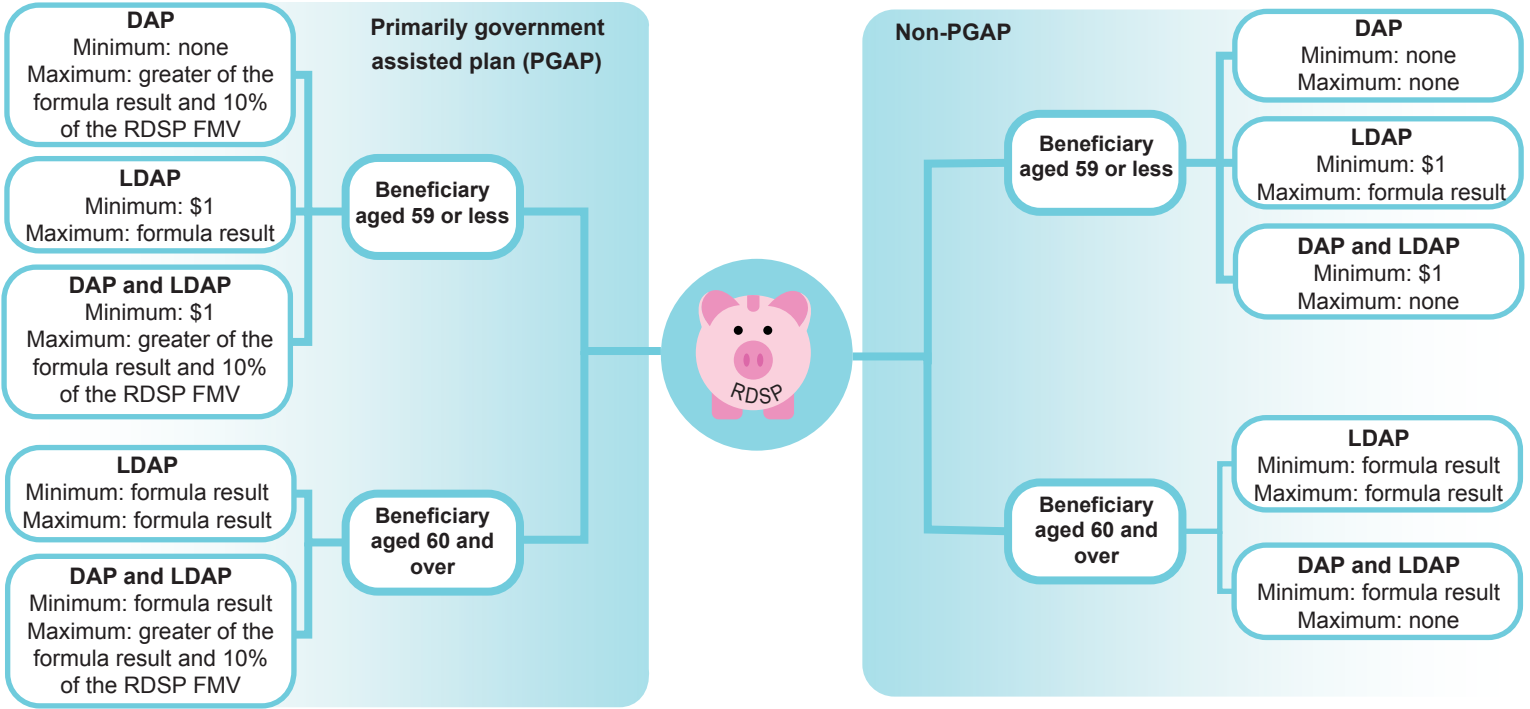


## 14. Payment rules and limits

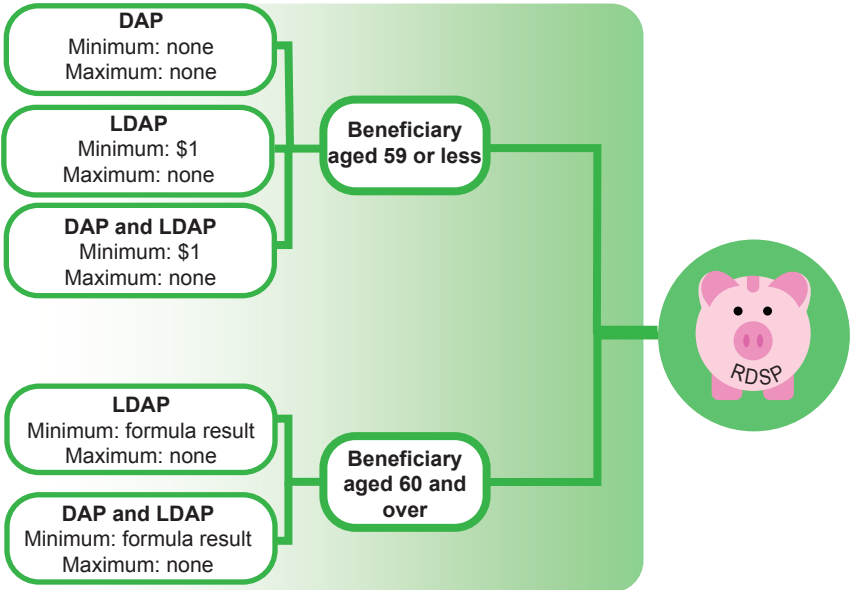
Outlined below are the payment rules and limits established to determine the amount of disability assistance payment (DAP) or lifetime disability assistance payment (LDAP) that can or must be withdrawn from a Registered Disability Savings Plan (RDSP) in a calendar year.

### For an RDSP in a regular year:

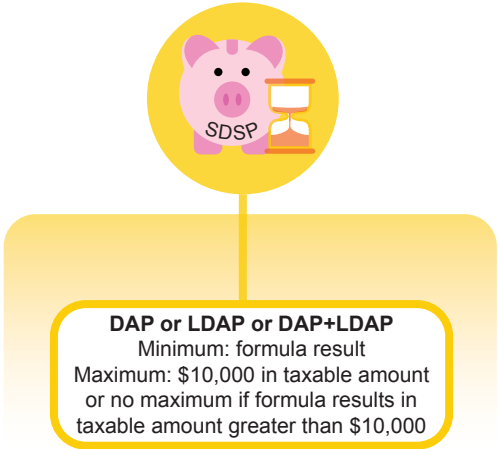


### For a beneficiary with a shortened life expectancy:

#### RDSP in a specified year



#### Specified Disability Savings Plan (SDSP)



Formula = from section 146.4 of the *Income Tax Act* (ITA)  
 10% of the RDSP FMV = Specified maximum amount, as defined in subsection 146.4 (1) of the ITA